



2060 Red Lion Road • P.O. Box 52458
Philadelphia, PA 19115
(215) 969-0777 • FAX (215) 969-0214

HOME EQUITY APPLICATION

Co-Applicant Account Number

PROPERTY SECURING YOUR LOAN

Property Street Address 58 Estates Rd	City Clementon	County Camden	State NJ	Zip 08021
Property Type: <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Other				
Type of Credit Applied For: <input type="checkbox"/> Gold Home Equity Line of Credit <input checked="" type="checkbox"/> Closed-End 2nd Mortgage	Amount Requested \$ 42,401.00	Term (Closed-End only) 120 months	Purpose	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)	Approximate Market Value \$	Purchase Price \$		
Homeowners: Please Indicate Name(s) On Deed HENRY C SCHABER MARYANNA SCHABER				

APPLICANT

FIRST NAME Henry	INITIAL C	LAST NAME Schaber	SR., JR., I, II
SOCIAL SECURITY NUMBER [REDACTED]		BIRTHDATE 07/29/1944	
CURRENT STREET ADDRESS 58 Estates Rd		APT. NUMBER	SINCE
CITY Pine Hill		COUNTY	
STATE NJ	ZIP 08021-6536	DRIVERS LICENSE NUMBER/STATE	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)		NUMBER OF YEARS	
HOME TELEPHONE 856-346-0716	NO. OF DEP.	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

CO-APPLICANT

FIRST NAME Mary	INITIAL A	LAST NAME Schaber	SR., JR., I, II
SOCIAL SECURITY NUMBER 170-36-5579		BIRTHDATE 03/12/1945	
CURRENT STREET ADDRESS 58 Estates Rd		APT. NUMBER	SINCE
CITY Pine Hill		COUNTY	
STATE NJ	ZIP 08021	DRIVERS LICENSE NUMBER/STATE	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)		NUMBER OF YEARS	
HOME TELEPHONE 856-346-0716	NO. OF DEP.	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

EMPLOYMENT AND INCOME

 Attach two most recent pay check stubs. If self-employed check here ☐ and attach two years federal income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		HIRE DATE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current employer is less than 3 years)	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		HIRE DATE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current employer is less than 3 years)	POSITION	YEARS THERE

OTHER INCOME

 You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

ASSETS AND DEPOSITS

 Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking	American Heritage FCU		0.00
Savings	American Heritage FCU	- 00	42,401.00
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

CREDIT INFORMATION Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A = Applicant/Co-Signer

C = Co-Applicant

D = Debts to be paid off if loan is granted.

PLEASE CHECK A C D			LENDERS (OR OTHER) NAME, ADDRESS LIST ALL OBLIGATIONS INCLUDING AMERICAN HERITAGE FCU LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT

Please answer the following questions

If a yes answer is given, explain on attached sheet.

Please Check: A = Applicant/Co-signer C = Co-Applicant

		A		C		TOTALS		\$		\$	
		Yes	No	Yes	No			Yes	No	Yes	No
1. Have You filed a petition for bankruptcy in the last 10 years?						6. Have You any Obligations not listed?					
2. Have You ever had any auto, furniture or property repossessed?						7. Do You have any past due bills?					
3. Are You a co-maker or co-signer on any loan? For whom _____ Where _____						8. Is any income You have listed likely to reduce in the next two years?					
4. Have You ever had credit in any other name? What name _____						9. Is the property securing this loan You are applying for currently for sale?					
5. Have You any suits pending, judgements filed, alimony or support awards against You?						10. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____					

OPTIONAL CREDIT INSURANCE An appropriate application/disclosure will be furnished at the time Your credit is approved.

Credit Life and/or Credit Disability Insurance is not required to obtain credit under this plan and will be included only if requested immediately below by the APPLICANT.

YOU MUST CHECK ONE OR MORE OF THE BOXES.

You are interested in Credit Disability Insurance - single coverage ☐ You are interested in Credit Life Insurance - single coverage ☐ joint coverage ☐You are not interested in Credit Insurance ☐**SIGNATURES**

You have applied for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. You authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. The original or a copy of this application will be retained by the Us, even if the loan is not granted. You ☐ intend or ☐ do not intend to occupy the property as Your primary residence. You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

You hereby acknowledge Your intent to apply for joint credit

Applicant's Initials _____ Co-Applicant's Initials _____
 Date 3-26-09 Date 3-26-09
 Applicant/Co-Signer's Signature Henry C Schuber Co-Applicant's Signature Mary Anne Schuber

INFORMATION FOR GOVERNMENT MONITORING PURPOSES**NOTICE:** Complete only if this is a Home Improvement Loan, or if You are applying to purchase or refinance a dwelling.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant: <input type="checkbox"/> You do not wish to furnish this information	Co-Applicant: <input type="checkbox"/> You do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

LOAN OFFICER**CREDIT MANAGER OR OTHER**LOAN APPROVED ☐ YES ☐ NO

REFERRED TO CC

☐ COUNTER OFFER WILL BE MADE IF ACCEPTED, LOAN APPROVED.LOAN APPROVED ☐ YES ☐ NO☐ COUNTER OFFER WILL BE MADE IF ACCEPTED, LOAN APPROVED.

DESCRIBE COUNTER OFFER:

SPECIFIC REASON(S) FOR REJECTION

LOAN OFFICER SIGNATURE

DATE

ADDITIONAL INFORMATION:

COMMENTS

☐ ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER OFFER SENT OR DELIVERED ON

(DATE) BY



2060 Red Lion Road
Philadelphia, PA 19115
215-969-0777 / 800-342-0008



NOTE AND DISCLOSURE STATEMENT

BORROWER NAME (Last - First - Middle Initial) AND ADDRESS (Street - City - State - Zip Code)	DATE	MEMBER'S ACCOUNT NUMBER	NOTE NUMBER
HENRY C SCHABER MARY ANNA SCHABER 58 ESTATES RD PINE HILL, NJ 08021-6536	03/26/2009		
	CONTRACT NUMBER	REFERENCE NUMBER	MATURITY DATE
			04/01/2019

In this agreement "you", "your", or "I" mean each person who signs this agreement. The credit union whose name appears above and anyone who takes this Note by transfer and is entitled to receive payments under this Note will be called the "Note Holder." The terms on page 2 are part of this agreement.

TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE		FINANCE CHARGE		Amount Financed		Total of Payments		Prepayment: If you pay off early you will not have to pay a penalty.	
The cost of your credit as a yearly rate.		The dollar amount the credit will cost you.		The amount of credit provided to you or on your behalf.		The amount you will have paid when you have made all payments as scheduled.		<i>e means an estimate</i>	
8.740 %		\$ 21,712.53		\$ 42,401.00		\$ 66,222.40			
Number of Payments		Amount of Payments		When Payments Are Due		Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you get the insurance from the credit union you will pay \$NA			
Your Payment Schedule will be:									
119		\$ 551.87 Monthly		Beginning 05/01/2009					
1		\$ 549.87		04/01/2019					

Security: You are giving a security interest in your real estate. You are giving a security interest in your shares and/or deposits in the credit union; and ☐ the goods/property being purchased; ☐ Other (Describe)

Late Charge:

If your payment is (15) or more days late you will be charged the lesser of 5% of the contract payment due or \$300.00 subject to a \$5.00 MINIMUM.

Itemization of the Amount Financed: You have the right to receive at this time an Itemization of the Amount Financed.	Filing Fees
<input checked="" type="checkbox"/> You want an Itemization. <input type="checkbox"/> You do not want an Itemization.	\$ 0.00

See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

American Heritage Federal Credit Union

NOTE**PROPERTY ADDRESS****CITY****STATE****ZIP CODE**

58 ESTATES RD

CLEMENTON,

NJ

08021

1. BORROWER'S PROMISE TO PAY -- In return for a loan that I have received, I promise to pay U.S. \$ 42,401.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is

American Heritage Federal Credit Union

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

2. INTEREST -- I will pay interest at a yearly rate of 8.740 %. Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

You may be entitled to receive a preferred rate. You will be eligible for the preferred rate if you make your home equity loan payments through payroll deduction or automatic payment from an American Heritage Federal Credit Union account. If you fail to maintain your preferred rate status, we may increase your **ANNUAL PERCENTAGE RATE** .25 % above the preferred rate.

3. PAYMENTS -- I will pay principal and interest by making payments Monthly beginning on 05/01/2009 of U.S. \$ 551.87. I will make these payments Monthly until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on 04/01/2019, I still owe amounts under this Note, I will pay all those amounts in full on that date. I will make my monthly payments at

American Heritage Federal Credit Union
2060 Red Lion Road
Philadelphia, PA 19115

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED -- (A) Late Charge for Overdue Payments:

If your payment is (15) or more days late you will be charged the lesser of 5% of the contract payment due or \$300.00 subject to a \$5.00 MINIMUM.

(B) Notice From Note Holder: If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) Default: If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses: If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE OR DEED OF TRUST -- In addition to the protections given to the Note Holder under this Note, a Mortgage or Deed of Trust, dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage or Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE -- I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

7. BORROWER'S WAIVERS -- I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES -- Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE -- If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

Borrower HENRY C SCHABER

X

Borrower

X

Borrower MARY ANNA SCHABER

X

Borrower

X

Settlement Statement

Note Page 5 of 13

U.S. Department of Housing
and Urban Development**Optional Form for
Transactions without Sellers****Name & Address of Borrower:**HENRY C SCHABER
MARY ANNA SCHABER
58 Estates Rd
Pine Hill, NJ 08021-6536**Property Location (if different from above):**58 Estates Rd
Clementon, NJ 08021**Name & Address of Lender:**American Heritage Federal Credit Union
2060 Red Lion Road
Philadelphia, PA 19115**Settlement Agent:**

Dorothy Dunbar

Place of Settlement:

American Heritage FCU

Loan Number:**Settlement Date:**

03/26/2009

L. Settlement Charges (Items marked "P.O.C." were paid outside closing.)				M. Disbursement to Others	
800. Items Payable in Connection with Loan				1501.	\$
801. Loan origination fee	% to	\$			
802. Loan discount	% to	\$			
803. Appraisal fee to	First American Title	P.O.C. \$(200.00)		1502.	\$
804. Credit report to	CBA Information Services	P.O.C. \$(2.43)		1503.	\$
805. Inspection fee to		\$		1504.	\$
806. Mortgage insurance application fee to		\$		1505.	\$
807. Mortgage broker fee to		\$		1506.	\$
808.		\$		1507.	\$
809.		\$		1508.	\$
810.		\$		1509.	\$
811.		\$		1510.	\$
900. Items Required by Lender to be Paid in Advance				1511.	\$
901. Interest From	to @ \$ per day	\$		1512.	\$
902. Mortgage Insurance premium for	months to	\$		1513.	\$
903. Hazard insurance premium for	year(s) to	\$		1514.	\$
904.		\$		1515.	\$
1000. Reserves Deposited with Lender				1520. TOTAL DISBURSED	
1001. Hazard insurance	months @ \$ per month	\$		(enter on line 1603)	
1002. Mortgage insurance	months @ \$ per month	\$			0.00
1003. City property taxes	months @ \$ per month	\$			
1004. County property taxes	months @ \$ per month	\$			
1005. Annual assessments	months @ \$ per month	\$			
1006.	months @ \$ per month	\$			
1007.	months @ \$ per month	\$			
1008.	months @ \$ per month	\$			
1100. Title Charges					
1101. Settlement or closing fee to		\$			
1102. Abstract or title search to	First American Title	P.O.C. \$(67.00)			
1103. Title examination to		\$			
1104. Title insurance binder to		\$			
1105. Document preparation to		\$			
1106. Notary fees to		\$			
1107. Attorney's fees to		\$			
(includes above item numbers)		\$			
1108. Title insurance to		\$			
(includes above item numbers)		\$			
1109. Lender's Coverage	\$	\$			
1110. Owner's Coverage	\$	\$			
1111.		\$			
1112.		\$			
1113.		\$			

1200. Government Recording and Transfer Charges		N. NET SETTLEMENT	
1201. Recording fees First American Title	P.O.C. \$(65.00)	1600. Loan Amount	\$ 42,401.00
1202. City/county tax/stamps	\$	1601. Plus Cash/Check from Borrower	\$ 0.00
1203. State tax/stamps	\$	1602. Minus Total Settlement Charges (line 1400)	\$ 0.00
1204. Satisfaction/Cancellation First American Title	P.O.C. \$(25.00)	1603. Minus Total Disbursements to Others (line 1520)	\$ 0.00
1205.	\$	1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	\$ 42,401.00
1300. Additional Settlement Charges			
1301. Survey to	\$		
1302. Pest inspection to	\$		
1303. Architectural/engineering services to	\$		
1304. Building permit to	\$		
1305.	\$		
1306.	\$		
1307.	\$		
1400. Total Settlement Charges (enter on line 1602)	\$ 0.00		

☒ *Henry C Schaber*
BORROWER'S SIGNATURE HENRY C SCHABER

☒ *Mary Anna Schaber*
BORROWER'S SIGNATURE MARY ANNA SCHABER

Date 03/26/2009
Account [REDACTED]
Mailing Address 58 Estates Rd, Pine Hill, NJ 08021-6536
Property Address 58 Estates Rd, Clementon, NJ 08021
Lender American Heritage Federal Credit Union
2060 Red Lion Road
Philadelphia, PA 19115
1-800-342-0008

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

- (1) The date of the transaction, which is 03/26/2009 ; or
- (2) The date you received your Truth in Lending disclosures; or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

2060 Red Lion Road, Philadelphia, PA 19115

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of 03/30/2009** (or by midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

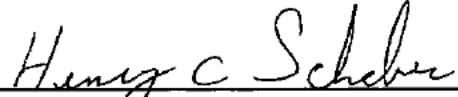
I WISH TO CANCEL

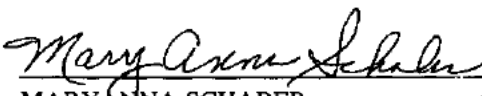
Signature

Date

The undersigned acknowledge receipt of two copies of the NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with the Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.


HENRY C SCHABER Date 3.26.09


MARYANNA SCHABER Date 3.26.09

Date

Date

Date 03/26/2009
Account [REDACTED]
Mailing Address 58 Estates Rd, Pine Hill, NJ 08021-6536
Property Address 58 Estates Rd, Clementon, NJ 08021
Lender American Heritage Federal Credit Union
2060 Red Lion Road
Philadelphia, PA 19115
1-800-342-0008

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs last:

- (1) The date of the transaction, which is **03/26/2009**; or
- (2) The date you received your Truth in Lending disclosures; or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage is also cancelled. Within **20 CALENDAR DAYS** after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within **20 CALENDAR DAYS** of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

2060 Red Lion Road, Philadelphia, PA 19115

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of 03/30/2009** (or by midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

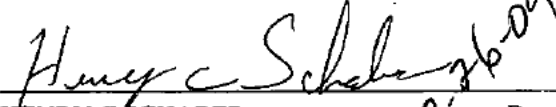
I WISH TO CANCEL

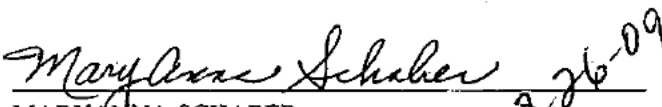
Signature

Date

The undersigned acknowledge receipt of two copies of the NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with the Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.


HENRY C SCHABER 3 Date


MARYANNA SCHABER 26-09 Date

Date

Date

Date 03/26/2009
Account [REDACTED]
Mailing Address 58 Estates Rd, Pine Hill, NJ 08021-6536
Property Address 58 Estates Rd, Clementon, NJ 08021
Lender American Heritage Federal Credit Union
2060 Red Lion Road
Philadelphia, PA 19115
1-800-342-0008

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

- (1) The date of the transaction, which is 03/26/2009 ; or
- (2) The date you received your Truth in Lending disclosures; or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at

2060 Red Lion Road, Philadelphia, PA 19115

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of 03/30/2009** (or by midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Signature

Date

The undersigned acknowledge receipt of two copies of the NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with the Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

Henry C Schaber 3-26-09
HENRY C SCHABER Date

Mary Anna Schaber 3-26-09
MARYANNA SCHABER Date

Date

Date

2060 Red Lion Road
Philadelphia, PA 19115
215-969-0777 / 800-342-0008

CREDIT INSURANCE

You can protect your financial future by signing up for **voluntary** credit insurance below. Enroll by simply indicating your preference in the "Credit Insurance Application" section below. Your credit union will be happy to explain the various insurance options and coverage. The cost is reasonable.



CUNA MUTUAL GROUP

CUNA Mutual Insurance Society

P.O. Box 391 • 5910 Mineral Point Road
Madison, WI 53701-0391
Phone: 800/937-2644

CREDIT INSURANCE APPLICATION & SCHEDULE

"You" or "Your" means the member.
Credit insurance is **voluntary** and not required in order to obtain this loan. You may select any insurer of your choice. You are applying to the Society for credit insurance on your loan. You agree to pay the premium charges shown. The rate for this coverage is subject to change. You will be notified in advance before a rate increase is put into effect.

DO NOT SIGN THIS APPLICATION IF IT CONTAINS ANY BLANK SPACES. This application is void and will not be used in a contest if all blank spaces have not been completed, if the member has not signed and dated the Application, and if the Application has not been witnessed.

NOTE: The insurance you're applying for contains certain terms and exclusions; Refer to your certificate for coverage details.

MEMBER	HENRY C SCHABER	MEMBER'S DATE OF BIRTH	07/29/1944	ACCT NO.	0088005890-01
JOINT INSURED MEMBER		JOINT INSURED'S DATE OF BIRTH		ACCT NO.	0088005890-01
GROUP POLICY	SECONDARY BENEFICIARY (IF YOU DESIRE TO NAME ONE)	RATE OF INTEREST USED ON THIS LOAN	MONTHLY PAYMENT/BENEFIT		
037-0358-2		8.740%	\$ NA		
EFFECTIVE DATE OF CERTIFICATE	EXPIRATION DATE OF CERTIFICATE	TERM OF CERTIFICATE IN MONTHS	INITIAL AMOUNT OF LOAN INSURED		
03/26/09	CD NA CL 04/01/19	CD 0 CL 120	CD \$ NA CL \$ 42,401.00		

Loan ID 01 Coverage: Credit Life

Insured: HENRY C SCHABER

SSN: 170366927

DOB: 07/29/1944

THE FOLLOWING STATEMENTS MADE BY YOU ARE REPRESENTATIONS AND ARE TRUE TO THE BEST OF YOUR KNOWLEDGE AND BELIEF:

CREDIT DISABILITY INSURANCE

YES	NO	COVERAGE SELECTED	PREMIUM SCHEDULE
	<input checked="" type="checkbox"/>	SINGLE CREDIT DISABILITY	NA
	<input checked="" type="checkbox"/>	ARE YOU UNDER AGE 65 ? MAXIMUM AGE FOR INSURANCE 65*	
	<input checked="" type="checkbox"/>	On this date, are you presently actively at work and regularly performing all of the usual duties of a gainful occupation a minimum of 25 hours a week? If No, why not?	
		MAXIMUM MONTHLY TOTAL DISABILITY BENEFIT	MAXIMUM AMOUNT OF LOAN INSURABLE
		\$ 850.00	\$ NONE
		*UNDER CREDIT DISABILITY THE MAXIMUM ELIGIBILITY AGE FOR COVERAGE IS 65 WITH NO MAXIMUM TERMINATION AGE.	
		If you are totally disabled for more than 30 days, then the disability benefit will begin with the 31st day of disability.	
<input checked="" type="checkbox"/>		SIGNATURE OF MEMBER (Be sure to check one of the boxes above.)	Date
<input checked="" type="checkbox"/>		WITNESS	Date

APP. 860-1187PA

CREDIT LIFE INSURANCE

YES	NO	COVERAGE SELECTED	PREMIUM SCHEDULE
	<input checked="" type="checkbox"/>	SINGLE CREDIT LIFE	\$ 2,108.87 e
	<input checked="" type="checkbox"/>	JOINT CREDIT LIFE	NA
	<input checked="" type="checkbox"/>	ARE YOU UNDER AGE 65 ? MAXIMUM AGE FOR INSURANCE 65*	
		MAXIMUM AMOUNT OF LOAN INSURABLE	*UNDER CREDIT LIFE THE MAXIMUM ELIGIBILITY AGE FOR COVERAGE IS 65 WITH NO MAXIMUM TERMINATION AGE.
		\$ 50,000.00	
		SIGNATURE OF MEMBER (Be sure to check one of the boxes above.)	Date
		SIGNATURE OF JOINT INSURED MEMBER (only required if Joint Credit Life coverage is selected)	Date
		WITNESS	Date

APP. 860-1187PA



2060 Red Lion Road
Philadelphia, PA 19115
215-969-0777 / 800-342-0008

SUPPLEMENTAL MORTGAGE INSURANCE PROVISIONS NOTICE

Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your property. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the property. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the property, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

I understand that the terms of my mortgage and note require that:

- (A) I maintain property insurance on the improvements now existing or hereafter erected on the Property securing my loan against direct loss or damage in an amount sufficient to cover the unpaid balance of the note without coinsurance, and shall pay the premiums when due. This coverage is commonly referred to as hazard insurance.
- (B) The insurance policy obtained must contain a mortgagee clause or lenders loss payable endorsement naming the Credit Union as an additional insured.

I understand that I may obtain the insurance from any agent or company of my choice. I will instruct my insurance agent to send a copy of the insurance policy, including an appropriate mortgagee clause or lenders loss payable endorsement, to the above credit union.

I hereby agree that if I fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of my mortgage, I will be in default under the terms of my mortgage and note and as a result I will represent a greater risk to the Credit Union. In this event, the Credit Union may, at its option, purchase hazard insurance for the Credit Unions protection only. I authorize you to add such insurance premiums, and finance charges thereon at the interest rate set forth in my mortgage and note to my loan balance prorated either, at your election, over the remaining term of the mortgage or over the term of the policy. This option may result in an increase in the amount of my periodic payments and/or in the number of periodic payments required. I understand that the Credit Union will retain a security interest in the property securing my mortgage until the entire balance, including any premiums and finance charges, is paid.

Because I will represent an increased risk, I understand and agree that any insurance purchased by the Credit Union following my failure to provide evidence of the required insurance:

- 1. May provide a form of limited hazard coverage which is primarily designed to protect only the Credit Union's interest in the property and solely protects the structure of the home;
- 2. Will not provide bodily injury or property damage liability coverage and will not protect my personal property;
- 3. Will be rated according to high risk criteria; and
- 4. Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, I was without the requisite insurance, regardless of when the Credit Union actually put such insurance in place.

The terms of these Supplemental Mortgage Insurance Provisions are hereby made a part of my mortgage and note, a copy of which is attached hereto, and are binding upon me with the same effect as if they were set forth in such mortgage and note.

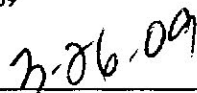
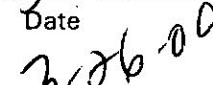
Borrower's Name: HENRY C SCHABER

Loan Number: 0088005890-01

Effective Date of Loan: 03/26/2009


Borrower Signature


Co-Borrower Signature


Date

Date

Date 03/26/2009
Account [REDACTED]
Mailing Address 58 Estates Rd, Pine Hill, NJ 08021-6536
Property Address 58 Estates Rd, Clementon, NJ 08021
Lender American Heritage Federal Credit Union
2060 Red Lion Road
Philadelphia, PA 19115
1-800-342-0008

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS NOTICE WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGEMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA)(Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to another loan servicer. 'Servicing' refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale, or transfer of the servicing not less than 15 days prior to the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you at least 15 days prior to the effective date of the transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. At minimal they must contain the following:

- 1) the effective date of the transfer of the servicing to the new servicer
- 2) the name, address, and toll-free or collect call telephone number of the new servicer
- 3) toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions.

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer prior to its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a 'qualified written request' to your servicer, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A 'qualified written request' is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such a period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

1. The following is the best estimate of what will happen to the servicing of your loan:

- ☒ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- ☐ We are able to service your loan and we ☐ will service your loan.
☐ will not service your loan.
☐ have not decided whether to service your loan.
- ☐ We do not service mortgage loans and presently intend to assign, sell or transfer the servicing of your mortgage loan.
You will be notified about your servicer.

2. For all the first lien mortgage loans that we make in the 12 month period after your loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

- ☐ 0 to 25%
☒ 25.01 to 50%
☐ 50.01 to 75%
☐ 75.01 to 100%
- ☒ This estimate does include assignments, sales or transfers to affiliates or subsidiaries.
☐ This estimate does not include assignments, sales or transfers to affiliates or subsidiaries.

This is only our best estimate and is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This is our record of transferring the servicing of first lien mortgage loans we have made in the past:

<u>Year</u>	<u>Percentage of Loans Transferred</u> (Rounded to the nearest quartile - 0%, 25%, 50%, 75%, 100%)
2006	0%
2007	25%
2008	50%

- ☒ This information does include assignments, sales or transfers to affiliates or subsidiaries.
☐ This information does not include assignments, sales or transfers to affiliates or subsidiaries.

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT(S)

I/we have read this disclosure form, and understand its contents as evidenced by my/our signature(s) below. I/we understand that this acknowledgement is a required part of the mortgage loan application.

Henry C Schaber 3-26-09
HENRY C SCHABER Date

Mary Anna Schaber 3-26-09
MARY ANNA SCHABER Date

Date

Date